

Statement date: January 25, 2012

Member: AMY S WELL
Member ID: W123456789
Group #: 0987654-10-100 AA P1&E00
Group name: TEST INC

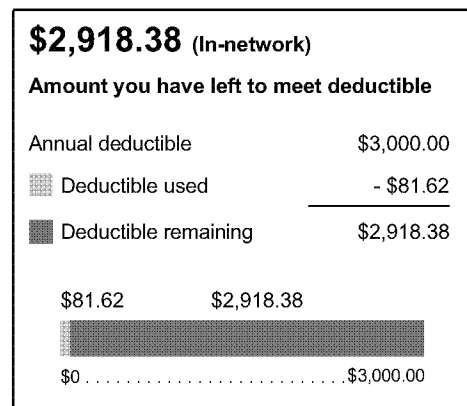
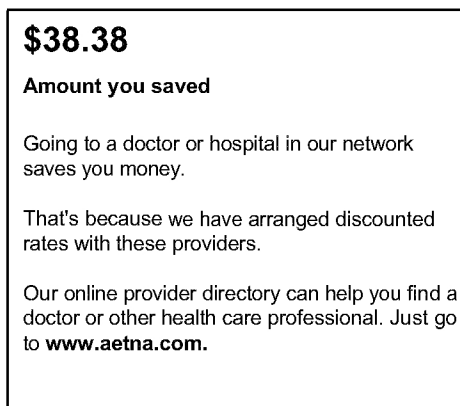
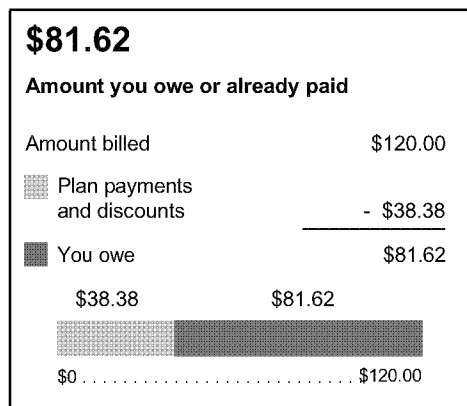
AMY S WELL
111 MAIN STREET
HARTFORD CT 06115-6781

QUESTIONS? Contact us at aetna.com
1-800-435-7324
Or write to the address shown above.

THIS IS NOT A BILL
Keep this for your records

Explanation of benefits:

Track your health care costs



A guide to key terms

Term	This means	Your totals
Amount billed:	The amount your doctor or health care provider billed for services.	\$120.00
Member rate:	The agreed upon amount your doctor or health care provider in our network accepts as their fee.	\$81.62
Amount you saved:	The difference between the amount billed and the in-network arranged pricing.	\$38.38
Pending or not payable:	A claim that needs more review by us or an amount we did not pay. You may or may not have to pay this. Read 'Your Claim Remarks' to learn more.	\$0.00
Deductible:	The amount you pay before your health plan will pay benefits.	\$81.62
Coinsurance:	When you pay part of the bill and we pay part of the bill. This is your out-of-pocket amount.	\$0.00
Copay:	A fixed dollar amount you pay when you visit a doctor or other health care provider.	\$0.00

A message from Aetna

When is the best time to find a doctor or dentist? It's before you need one, when you are feeling healthy and have time to make a careful choice.